

# Kavin Christopher

LOAN MANAGER

✉ info@resumekraft.com

☎ +1-202-555-0135

📍 Chicago, Illinois, US

🌐 [linkedin.com/in/kevin](https://www.linkedin.com/in/kevin)

## SUMMARY

Having 8 years+ experience in core Financial Inclusion, Microfinance and Rural Business sales & Collection (Microfinance, Individual Business Loan, Business Correspondent with JLG+SHG model & Banking outlets).

## SKILLS

Monitoring	● ● ● ● ○	Confidentiality	● ● ● ● ○
Customer service	● ● ● ● ○	Decision making	● ● ● ● ○
Time management skills	● ● ● ● ○		

## EXPERIENCE

### Manager - Individual Business Loan Coordinator

RBL Finserve Ltd [Nov 2018 - Jun 2020](#)

- Co-coordinating with the sales team in terms of sales/collection payment for Individual Business Loan product.
- Close tracking and coordination with the branch leadership and on-field team to ensure timely collections against the target.
- Implementing the strategy for collection
- Monitoring adherence to credit and collection processes and operations.
- Co-ordination with branch leadership and generate a lead for the monthly sales target.
- Co-ordination with the Ops team to convert all successful sales lead into the BBND.
- Preparing MIS reports providing feedback to top management on business operations, viz collection, Sales & Various Dashboards etc.
- Monthly review with the field team.

### Manager- Financial Inclusion

RBL Bank Ltd [Jul 2015 - Oct 2018](#)

- As a Manager- Financial Inclusion, worked with 198 CSP/VLE, 1 CRM and 5 CRO.
- Manage end-to-end Financial Inclusion initiatives of the bank.
- Manage Products like Basic Saving Bank Deposit Account (BSBDA) & Small Accounts sourced through Branches & Business Correspondent.
- Carry out Product development/enhancement/changes as and when required.
- Coordinate with Branches for achieving annual BSBDA & Small A/C budget.
- Marketing Activity.
- End-to-end Coordination with Business Correspondents who are extended arms of the bank serving customers in branch-less locations.
- Coordination for sourcing/scale-up of existing projects.
- New project/product/process development.
- Evaluation/on-boarding of new BC as and when required.
- Intra-department coordination for full filling various activities pertaining to Financial Inclusion.
- **Achievement** – Achieved 40000 milestones under PM Social Security Scheme in 2015-2016.

### Assistant Manager - Financial Inclusion

RBL Bank Ltd [Nov 2013 - Jun 2015](#)

- As Assistant Manager- Financial Inclusion, worked with 198 CSP/VLE, 1 CRM and 5 CRO.
- Manage end-to-end Financial Inclusion initiatives for the bank.

- Responsible for Micro Saving, Micro Insurance and Micro Pension business to the bank.
- Intra-department coordination for full filling various activities pertaining to Financial Inclusion.
- **Achievement** – 93000 accounts opened under PM JDY scheme in 2014.

### **Development Officer - II- RIBG**

#### **ICICI Bank LTD** [Apr 2012 - Oct 2013](#)

- Responsible for Source, Disburse, and Collection for the SHG & JLG account through SHPI and other BC Channel.
- Build relationships with SHPI (Self Help Promoting Institutions) and generate business through them.
- Manage monthly collection from the customer in the form of monthly installments.
- Train and nurture the women of rural areas for their development.
- Achieve sales targets by adding value to the relationship with the customers.
- Maintain relationship with the customers.
- Collection of money from the customers.
- **Deliverables:**
- Achieve monthly sales targets
- Identify and generate business opportunities through new SHIP
- Ensure timely collection from customers
- Ensure that delinquencies are maintained at the lowest levels.

## **EDUCATION**

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### **Master of Business Administration**

**Northeastern University Boston, Massachusetts** [Apr 2009 - Apr 2011](#)

### **Marketing Manager**

**University of Southern California** [Apr 2007 - Apr 2009](#)